

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Salvatore Mignano
Elizabeth R. Mignano
Debtors

Case No. 19-02530-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 30

Date Rcvd: Sep 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2019.

db/jdb +Salvatore Mignano, Elizabeth R. Mignano, 49 Washington Road, New Freedom, PA 17349-9424
5209385 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: CAINE & WEINER, ATTN: BANKRUPTCY, PO BOX 5010,
WOODLAND HILLS, CA 91365)
5209380 +CRAIG S. SHARNETZKA, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5209389 +CREDIT BUREAU OF YORK, 33 S DUKE ST, YORK, PA 17401-1485
5209391 +GINA BAUM / HOWARD HANNA REAL ESTAT, 14625 MT. AIRY ROAD, SUITE 107,
SHREWSBURY, PA 17361-1431
5209392 +GOTHIE LAW FIRM, 111 E. MARKET STREET, YORK, PA 17401-1222
5209393 +JAMES KEATING, ESQUIRE, 4232 NORTHERN PIKE, SUITE 202, MONROEVILLE, PA 15146-2720
5209395 +NEW FREEDOM BOROUGH, C/O DAVID JONES, ESQUIRE, 221 W. PHILADELPHIA ST. #600,
YORK, PA 17401-2991
5209382 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5209396 +PHELAN HALLINAN DIAMOND & JONES,LLP, 1617 JFK BLVD. SUITE 1400, PHILADELPHIA, PA 19103-1814
5209379 +SALVATORE MIGNANO, ELIZABETH R. MIGNANO, 49 WASHINGTON ROAD, NEW FREEDOM, PA 17349-9424
5209381 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5209398 +SOUTHERN MANAGEMENT RENTALS, LLC, 9986 SUSQUEHANNA TRAIL SOUTH, GLEN ROCK, PA 17327-8493
5209401 +US FOODS, INC., C/O AMATO KEATING & LESSA, PC, 107 N. COMMERCE WAY,
BETHLEHEM, PA 18017-8913
5244120 +Wellspan Health, P O Box 15119, York, PA 17405-7119

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Sep 20 2019 23:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5209384 +EDI: GMACFS.COM Sep 20 2019 23:03:00 ALLY FINANCIAL, ATTN: BANKRUPTCY DEPT,
PO BOX 380901, BLOOMINGTON, MN 55438-0901
5209386 +EDI: CAPITALONE.COM Sep 20 2019 23:03:00 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
5209387 +EDI: CHASE.COM Sep 20 2019 23:03:00 CHASE CARD SERVICES, CORRESPONDENCE DEPT,
PO BOX 15298, WILMINGTON, DE 19850-5298
5209388 +EDI: WFNNB.COM Sep 20 2019 23:03:00 COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY DEPT,
PO BOX 182125, COLUMBUS, OH 43218-2125
5209390 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 20 2019 19:02:43 DITECH, ATTN: BANKRUPTCY,
PO BOX 6172, RAPID CITY, SD 57709-6172
5209383 EDI: IRS.COM Sep 20 2019 23:03:00 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5209394 +E-mail/Text: bncnotices@becket-lee.com Sep 20 2019 19:02:40 KOHLS/CAPITAL ONE,
KOHLS CREDIT, PO BOX 3120, MILWAUKEE, WI 53201-3120
5209397 +EDI: PRA.COM Sep 20 2019 23:03:00 PORTFOLIO RECOVERY, PO BOX 41021,
NORFOLK, VA 23541-1021
5210561 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 20 2019 19:02:55
Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
Harrisburg PA 17128-0946
5209399 +EDI: RMSC.COM Sep 20 2019 23:03:00 SYNCHRONY BANK/SAMS, ATTN: BANKRUPTCY, PO BOX 965060,
ORLANDO, FL 32896-5060
5209827 +EDI: RMSC.COM Sep 20 2019 23:03:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5209400 +EDI: WTRRNBNBANK.COM Sep 20 2019 23:03:00 TNB-VISA (TV) / TARGET,
C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BV PO BOX 9475, MINNEAPOLIS, MN 55440-9475
5209402 EDI: WFFC.COM Sep 20 2019 23:03:00 WELLS FARGO BANK, ATTN: BANKRUPTCY DEPT, PO BOX 6429,
GREENVILLE, SC 29606
5209403 E-mail/Text: kcm@yatb.com Sep 20 2019 19:02:39 YORK ADAMS TAX BUREAU, 1405 N. DUKE STREET,
PO BOX 15627, YORK, PA 17405-0156
TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2019 at the address(es) listed below:

Craig S. Sharnetzka on behalf of Debtor 2 Elizabeth R. Mignano csharnetzka@cgalaw.com, tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;jrosenau@cgalaw.com;r48835@notify.bestcase.com
Craig S. Sharnetzka on behalf of Debtor 1 Salvatore Mignano csharnetzka@cgalaw.com, tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;jrosenau@cgalaw.com;r48835@notify.bestcase.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa31@ecfcbis.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Salvatore Mignano**
First Name Middle Name Last Name

Debtor 2 **Elizabeth R. Mignano**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:19-bk-02530-HWV**

Social Security number or ITIN **xxx-xx-1763**
EIN **-----**
Social Security number or ITIN **xxx-xx-9160**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Salvatore Mignano

Elizabeth R. Mignano

**By the
court:**

9/20/19

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.